



● 14 CPD Hours | Intermediate

A Focus On Group Medical Insurance And Multi-National Pooling

[Register Here](#)

Venue: To be advised

Dates: 6 & 7 Jun 2024

Time: 9.00 a.m. to 5.00 p.m.

Programme Highlights

This 2-day programme focusses on one of the major employee benefits insurance products i.e., Group Medical Insurance, commencing with an examination of the need for such insurance coverage as well as its benefit design, terms and conditions. Underwriting and renewal processes shall be discussed. It then goes on to cover the Group Medical Insurance claims handling matters. The need for Multi-national Pooling in employee benefits and the market practice in this regard will also be examined providing participants with a holistic view of Group Medical Insurance as part of the employee benefits market.

For Whom

- Life and Non-Life insurance marketing staff, underwriters and claims handlers with at least three years' experience in handling Employees Benefits Insurance
- Insurance intermediaries handling Group Medical Insurance and Muti-National Pooling as part of their Employee Benefits services.
- Third party administrators handling Group Medical Insurance claims
- Human resource and finance executives handling Group Medical Insurance and Muti-National Pooling as part of their administration of Employee Benefits within their organisations.

Key Learning Objectives

At the end of the programme, participants should be able to:

- Understand the need for group medical insurance and the risks faced by corporate policyholders in this regard.
- Explain the benefit design of Group Medical Insurance, its scope of coverage, principal terms and conditions.
- Understand how Group Medical Insurance is underwritten and the way premium rates are determined.
- Describe how Group Medical Insurance claims are handled and their underlying processes.
- Understand the renewal process.
- Understand the need for Multi-national Pooling in employee benefits and the market practice in this regard.

Programme Outline

1. Introduction

2. Benefit Design

- A. Benefit Options
 - Inpatient Expenses
 - Outpatient Expenses
 - Hospital Cash
 - Outpatient Specialist Consultation
 - Outpatient General Practitioner (GP) Consultation
 - Dental Or Vision Care
 - Major Medical
 - Maternity
- B. The Benefit Clause
- C. Limits On Eligible Expenses
- D. Rider Or Stand-alone Contract

3. Other Principal Terms & Conditions

- A. Definitions
- B. Exclusions

4. Underwriting

- A. Employer
- B. Group Insurance Fact-Finding Form (GIFF)
- C. Benefit Design
- D. Employees & Dependants
- E. Health Assessment
- F. Occupational & Other Hazards
- G. Takeover Terms

5. Premium Rates

- A. Rate Types
- B. Components
- C. Experience Rating
- D. Individual/Personal Loadings
- E. Portable Medical Benefits for Employees

6. Claims

- A. Evidence
- B. Benefit Payment
- C. CPF Medisave Withdrawal & MediShield Life Insurance Claim Payment
- D. Coordination Of Benefits
- E. Cashless Facility & Hospital Admission Cards

7. Renewal Of Policy

8. External Environment: Regulations/ Schemes

- A. Transferable Medical Insurance Scheme
- B. Medical Insurance Requirements for Migrant Workers

Multi-national Pooling

- A. Introduction
- B. Market Practice

Programme Leader

Ms. Shirley Tan currently holds the position of Chief Marketing Officer at a composite insurer, bringing with her a career that spans over two decades. Her extensive experience encompasses various aspects of life, health, and group insurance. Her passion and focus lie in health and aging, as reflected in her achievement of a Master of Science in Applied Gerontology from the Nanyang Technological University.

Programme Fee

Full Course Fee: S\$827.31
(incl. of 9% GST)

Net Course Fee: S\$599.61
(incl. of 9% GST and after 30% FTS funding)
for Singapore Citizens below 40 years old and
Singapore Permanent Residents

Net Course Fee: S\$327.31
(incl. of 9% GST and after 70% FTS
funding) for Singapore Citizens aged 40
years old and above

This course is recognised under the Financial Training Scheme (FTS) and is eligible for FTS claims subject to all eligibility criteria being met.

Please note that in no way does this represent an endorsement of the quality of the training provider and course. Participants are advised to assess the suitability of the course and its relevance to his/her business activities or job roles.

The FTS is available to eligible entities based on the prevalent funding eligibility, quantum and caps. FTS provides 30% - 70% course fee subsidy support for direct training costs subject to a cap of S\$500 per candidate per course subject to all eligibility criteria being met.

Find out more on www.ibf.org.sg

SINGAPORE COLLEGE OF INSURANCE

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Information presented on this marketing material is correct at the time of publishing. However, changes to the programme contents, dates, time, duration, venue and faculty members can occur owing to unforeseen circumstances. Every effort will be made to inform all participants of such changes on a timely basis.

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